

2006 Massachusetts Homeowners Insurance
Aggregate Voluntary Loss Experience by Territory by Form

Exhibit 5A
Page 1

		Form			
Territory	Data	Condo	Owner	Tenant	Grand Total
2	Sum of WP	2,635,029	8,809,895	735,782	12,180,706
	Sum of EP	2,469,046	8,572,342	688,688	11,730,076
	Sum of W hse yrs	5,305	5,236	2,502	13,043
	Sum of E hse yrs	5,063	5,238	2,368	12,669
	Sum of Inc Loss	773,114	2,443,679	85,096	3,301,889
	Sum of Inc Claims	198	773	36	1,007
3	Sum of WP	1,622,285	1,417,792	278,434	3,318,511
	Sum of EP	1,542,896	1,313,846	274,429	3,131,171
	Sum of W hse yrs	2,873	481	880	4,234
	Sum of E hse yrs	2,800	491	867	4,158
	Sum of Inc Loss	355,026	712,368	77,736	1,145,130
	Sum of Inc Claims	107	15	25	147
4	Sum of WP	147,610	1,894,658	80,261	2,122,529
	Sum of EP	146,254	1,837,690	79,348	2,063,292
	Sum of W hse yrs	333	1,067	303	1,702
	Sum of E hse yrs	333	1,073	301	1,707
	Sum of Inc Loss	13,820	426,049	12,306	452,175
	Sum of Inc Claims	9	49	5	63
5	Sum of WP	975,579	12,665,231	486,517	14,127,327
	Sum of EP	937,694	11,546,367	481,956	12,966,017
	Sum of W hse yrs	2,893	10,309	2,066	15,269
	Sum of E hse yrs	2,799	9,544	2,030	14,372
	Sum of Inc Loss	628,601	3,678,080	211,971	4,518,652
	Sum of Inc Claims	132	1,648	29	1,809
11	Sum of WP	10,682,910	34,746,355	2,873,908	48,303,173
	Sum of EP	10,240,345	33,699,110	2,882,226	46,821,681
	Sum of W hse yrs	15,811	26,940	8,980	51,731
	Sum of E hse yrs	15,672	26,998	9,062	51,732
	Sum of Inc Loss	3,684,711	9,806,450	382,275	13,873,436
	Sum of Inc Claims	658	1,800	144	2,602
12	Sum of WP	3,023,891	13,213,757	912,768	17,150,416
	Sum of EP	2,944,816	12,915,060	905,166	16,765,042
	Sum of W hse yrs	5,468	4,856	2,798	13,121
	Sum of E hse yrs	5,451	4,867	2,827	13,146
	Sum of Inc Loss	819,107	3,191,165	111,216	4,121,488
	Sum of Inc Claims	220	258	27	505
30	Sum of WP	944,172	12,245,859	610,493	13,800,524
	Sum of EP	905,232	11,812,754	605,973	13,323,959
	Sum of W hse yrs	2,757	13,952	2,834	19,543
	Sum of E hse yrs	2,662	13,963	2,836	19,461
	Sum of Inc Loss	312,568	5,437,359	61,496	5,811,423
	Sum of Inc Claims	197	1,096	15	1,308
31	Sum of WP	3,733,634	118,619,179	2,012,004	124,364,817
	Sum of EP	3,673,053	115,725,871	2,014,108	121,413,032
	Sum of W hse yrs	11,372	132,752	8,546	152,670
	Sum of E hse yrs	11,324	133,344	8,642	153,310
	Sum of Inc Loss	1,622,504	46,677,304	342,065	48,641,873
	Sum of Inc Claims	405	8,802	187	9,394
32	Sum of WP	250,761	10,251,547	395,746	10,898,054
	Sum of EP	218,753	8,978,425	391,961	9,589,139

2006 Massachusetts Homeowners Insurance
Aggregate Voluntary Loss Experience by Territory by Form

Exhibit 5A
Page 2

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Territory	Data	Condo	Owner	Tenant	Grand Total
	Sum of W hse yrs	789	12,227	1,983	14,999
	Sum of E hse yrs	720	11,350	1,996	14,066
	Sum of Inc Loss	56,878	3,494,682	27,791	3,579,351
	Sum of Inc Claims	18	929	16	963
33	Sum of WP	51,636	8,730,011	175,730	8,957,377
	Sum of EP	52,691	8,599,367	183,707	8,835,765
	Sum of W hse yrs	185	11,164	909	12,259
	Sum of E hse yrs	187	11,566	947	12,700
	Sum of Inc Loss	7,565	2,159,098	223,029	2,389,692
	Sum of Inc Claims	5	2,270	112	2,387
34	Sum of WP	1,645,884	76,727,601	957,701	79,331,186
	Sum of EP	1,576,276	73,013,421	969,300	75,558,997
	Sum of W hse yrs	5,146	96,705	4,582	106,432
	Sum of E hse yrs	5,047	96,354	4,645	106,047
	Sum of Inc Loss	793,453	27,301,002	121,291	28,215,746
	Sum of Inc Claims	187	5,532	32	5,751
35	Sum of WP	177,311	13,119,514	134,888	13,431,713
	Sum of EP	172,191	12,524,736	138,471	12,835,398
	Sum of W hse yrs	611	13,993	597	15,201
	Sum of E hse yrs	597	13,974	631	15,201
	Sum of Inc Loss	92,226	5,572,480	33,099	5,697,805
	Sum of Inc Claims	11	1,142	13	1,166
36	Sum of WP	2,426,265	99,713,772	919,499	103,059,536
	Sum of EP	2,295,591	95,403,757	904,843	98,604,191
	Sum of W hse yrs	6,374	109,488	3,831	119,693
	Sum of E hse yrs	6,208	110,106	3,815	120,130
	Sum of Inc Loss	490,542	37,236,439	55,242	37,782,223
	Sum of Inc Claims	157	6,730	321	7,208
37	Sum of WP	2,798,879	138,772,419	650,329	142,221,627
	Sum of EP	2,762,866	133,864,731	669,240	137,296,837
	Sum of W hse yrs	6,936	79,901	2,310	89,148
	Sum of E hse yrs	7,160	88,137	2,396	97,694
	Sum of Inc Loss	657,723	22,904,376	45,859	23,607,958
	Sum of Inc Claims	217	3,720	113	4,050
38	Sum of WP	61,551	4,065,048	102,082	4,228,681
	Sum of EP	62,065	3,951,395	103,900	4,117,360
	Sum of W hse yrs	217	4,323	437	4,977
	Sum of E hse yrs	227	4,353	454	5,035
	Sum of Inc Loss	50,938	1,106,496	1,308	1,158,742
	Sum of Inc Claims	9	492	2	503
39	Sum of WP	277,391	10,792,986	173,000	11,243,377
	Sum of EP	268,823	10,474,961	176,882	10,920,666
	Sum of W hse yrs	936	11,038	785	12,759
	Sum of E hse yrs	921	11,069	830	12,820
	Sum of Inc Loss	107,284	3,238,957	60,760	3,407,001
	Sum of Inc Claims	139	1,380	110	1,629
40	Sum of WP	6,339,095	129,905,903	2,793,419	139,038,417
	Sum of EP	6,082,441	125,284,169	2,786,334	134,152,944
	Sum of W hse yrs	18,964	138,011	12,085	169,060
	Sum of E hse yrs	18,563	137,700	12,078	168,341

2006 Massachusetts Homeowners Insurance
Aggregate Voluntary Loss Experience by Territory by Form

Exhibit 5A
Page 3

		Form			
Territory	Data	Condo	Owner	Tenant	Grand Total
	Sum of Inc Loss	3,185,354	71,906,145	413,631	75,505,130
	Sum of Inc Claims	1,238	12,672	419	14,329
41	Sum of WP	3,531,865	22,427,252	1,841,775	27,800,892
	Sum of EP	3,459,495	23,601,513	1,890,431	28,951,439
	Sum of W hse yrs	9,160	17,721	8,253	35,134
	Sum of E hse yrs	9,101	19,402	8,437	36,940
	Sum of Inc Loss	809,929	8,091,878	211,547	9,113,354
	Sum of Inc Claims	457	868	109	1,434
42	Sum of WP	552,924	10,673,632	249,876	11,476,432
	Sum of EP	535,987	10,339,582	254,493	11,130,062
	Sum of W hse yrs	1,982	12,350	1,152	15,484
	Sum of E hse yrs	1,944	12,335	1,192	15,471
	Sum of Inc Loss	56,754	4,389,134	29,940	4,475,828
	Sum of Inc Claims	33	508	11	552
43	Sum of WP	1,360,292	24,487,020	710,598	26,557,910
	Sum of EP	1,219,196	22,451,607	662,935	24,333,738
	Sum of W hse yrs	2,697	17,600	2,726	23,023
	Sum of E hse yrs	2,500	16,631	2,559	21,690
	Sum of Inc Loss	319,296	5,518,436	63,168	5,900,900
	Sum of Inc Claims	95	938	24	1,057
44	Sum of WP	9,126,415	222,321,208	5,226,614	236,674,237
	Sum of EP	8,783,473	215,904,641	5,161,337	229,849,451
	Sum of W hse yrs	28,669	258,299	23,483	310,450
	Sum of E hse yrs	28,078	257,286	23,426	308,790
	Sum of Inc Loss	2,475,374	86,813,917	952,963	90,242,254
	Sum of Inc Claims	1,120	13,204	199	14,523
45	Sum of WP	771,073	21,558,129	753,750	23,082,952
	Sum of EP	741,019	20,814,364	776,011	22,331,394
	Sum of W hse yrs	2,174	26,293	3,354	31,822
	Sum of E hse yrs	2,131	26,240	3,497	31,868
	Sum of Inc Loss	270,350	6,280,665	114,356	6,665,371
	Sum of Inc Claims	75	1,610	42	1,727
46	Sum of WP	3,361,331	116,340,630	2,035,865	121,737,826
	Sum of EP	3,209,221	112,629,534	2,045,055	117,883,810
	Sum of W hse yrs	10,760	166,274	10,112	187,146
	Sum of E hse yrs	10,484	165,701	10,207	186,392
	Sum of Inc Loss	1,222,491	43,085,644	222,733	44,530,868
	Sum of Inc Claims	280	8,191	80	8,551
47	Sum of WP	238,861	17,144,611	301,692	17,685,164
	Sum of EP	236,879	16,538,656	305,916	17,081,451
	Sum of W hse yrs	802	24,324	1,344	26,469
	Sum of E hse yrs	813	24,207	1,379	26,399
	Sum of Inc Loss	64,006	11,160,742	55,338	11,280,086
	Sum of Inc Claims	22	2,720	16	2,758
48	Sum of WP	400,104	10,367,836	361,166	11,129,106
	Sum of EP	393,652	9,921,887	362,449	10,677,988
	Sum of W hse yrs	1,511	18,028	1,779	21,319
	Sum of E hse yrs	1,500	17,750	1,784	21,034
	Sum of Inc Loss	35,295	4,002,394	29,121	4,066,810
	Sum of Inc Claims	20	763	16	799

2006 Massachusetts Homeowners Insurance
Aggregate Voluntary Loss Experience by Territory by Form

Exhibit 5A
Page 4

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Territory	Data	Condo	Owner	Tenant	Grand Total
49	Sum of WP	1,799,204	58,123,603	1,340,696	61,263,503
	Sum of EP	1,731,207	56,110,535	1,329,359	59,171,101
	Sum of W hse yrs	6,013	98,517	6,418	110,948
	Sum of E hse yrs	5,838	97,546	6,396	109,780
	Sum of Inc Loss	1,525,778	23,740,686	264,676	25,531,140
	Sum of Inc Claims	136	5,160	59	5,355
50	Sum of WP	919,321	44,053,957	825,503	45,798,781
	Sum of EP	886,139	42,439,419	834,432	44,159,990
	Sum of W hse yrs	2,170	62,219	3,942	68,330
	Sum of E hse yrs	2,133	62,003	3,987	68,123
	Sum of Inc Loss	201,669	15,102,582	132,222	15,436,473
	Sum of Inc Claims	46	2,934	39	3,019
Total Sum of WP		59,855,273	1,243,189,405	27,940,096	1,330,984,774
Total Sum of EP		57,547,301	1,200,269,740	27,878,950	1,285,695,991
Total Sum of W hse yrs		152,909	1,374,068	118,989	1,645,966
Total Sum of E hse yrs		150,255	1,379,230	119,589	1,649,074
Total Sum of Inc Loss		20,632,356	455,478,207	4,342,235	480,452,798
Total Sum of Inc Claims		6,191	86,204	2,201	94,596
Total Loss Ratio (I/E)		0.359	0.379	0.156	0.374

WP - written premium

EP - earned premium

W hse yrs - written house years

E hse yrs - earned house years

Inc - incurred